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Note to editors: April 3 marks the 33rd anniversary of the worst outbreak of tornadoes in recorded history in Kentucky. In all, 20 twisters left a trail of destruction through a wide area of the state. While it is unlikely such a catastrophe will recur in the near future, it is prudent to plan for whatever nature has in store for us. The following is the second of a six-part series on preparing for and coping with effects of a storm. This installment suggests checking your insurance policies to make sure you are adequately covered.

WILL YOUR INSURANCE ADEQUATELY PROTECT YOU AGAINST LOSS?
Consumers should review insurance policies, evaluate need for flood protection

FRANKFORT, Ky. (March 29, 2007) – As the commonwealth enters severe weather season, Kentucky families are reminded to review emergency plans and safety procedures. This is also a good time to review and evaluate insurance policies.

Floods are among the most frequent and costly disasters, but many consumers do not realize that flooding is not covered under a homeowner's policy.

"Unfortunately, many people do not realize that flooding is not covered until it is too late," said Julie Mix McPeak, executive director of the Kentucky Office of Insurance. "Flood insurance is affordable and if your community participates in the National Flood Insurance Program, we encourage consumers to consider buying it."

The National Flood Insurance Program is under federal jurisdiction but many insurance agents in Kentucky can assist consumers. Information is available at www.floodsmart.gov or by calling 888-379-9531.

This is also a good time to review homeowner and auto insurance policies to see if coverage is adequate.

"It's never a bad idea to sit down with your agent and review your policies," said McPeak. "This gives consumers the opportunity to ask questions and be certain the coverage levels are appropriate. Sometimes people make new purchases or remodel their homes and forget to let their insurance agents know."

This is also a good time to photograph and record your household possessions. The Office of Insurance provides a publication, Household Inventory, to get you started. Keep the completed document in a safe place, away from your home, such as in a bank safe-deposit box.

If a natural disaster does occur, members of the Office of Insurance Emergency Response Team will be on site to assist consumers.

"Our trained investigators provide valuable assistance to consumers during a natural disaster," said McPeak. "They can quickly assess the situation and determine if additional insurance adjusters are needed. In addition, they can answer questions and assist with the complaint process, if necessary."

Consumers interested in tips on preparing for a disaster, reviewing insurance coverage and other storm-related information may go to the Office of Insurance Web site at <http://doi.ppr.ky.gov/kentucky/> and click on Free Publications, located on the Consumer Protection and Education bar on the left.

The Office of Insurance is an agency of the Department of Public Protection in the Environmental and Public Protection Cabinet.